

City of Albuquerque

Biweekly Insurance Rates FY2018

July 1, 2017 - June 30, 2018

Medical Insurance Employee pays 20% City pays 80%

Presbyterian My Care Health Plan

| | Employee* | City | Total |
|----------|-----------|--------|--------|
| Single | 39.58 | 158.32 | 197.90 |
| Couple | 80.53 | 322.12 | 402.65 |
| S/Parent | 63.58 | 254.30 | 317.88 |
| Family | 116.22 | 464.88 | 581.10 |

Vision Insurance Employee pays 20% City pays 80%

VSP

| | Employee* | City | Total |
|----------|-----------|------|-------|
| Single | 0.44 | 1.76 | 2.20 |
| Couple | 0.88 | 3.52 | 4.40 |
| S/Parent | 0.94 | 3.77 | 4.71 |
| Family | 1.53 | 6.13 | 7.66 |

Short-Term Disability Insurance Employee Paid

| Hartford | Weekly Benefit = 60% base salary | |
|----------|----------------------------------|--------|
| Age | Rate per \$10 of Weekly Benefit | |
| | Monthly Rate BW | Rate* |
| <25 | 0.451 | 0.2082 |
| 25-29 | 0.384 | 0.1772 |
| 30-34 | 0.421 | 0.1943 |
| 35-39 | 0.337 | 0.1555 |
| 40-44 | 0.321 | 0.1482 |
| 45-49 | 0.359 | 0.1657 |
| 50-54 | 0.450 | 0.2077 |
| 55-59 | 0.538 | 0.2483 |
| 60-64 | 0.625 | 0.2885 |
| 65+ | 0.687 | 0.3171 |

Long-Term Disability Insurance Employee Paid

| Hartford | Monthly Benefit = 60% base salary | |
|----------|-----------------------------------|--------|
| Age | Rate per \$100 of BW Salary | |
| | Monthly Rate BW | Rate* |
| <30 | 0.218 | 0.1006 |
| 30-39 | 0.338 | 0.1560 |
| 40-44 | 0.446 | 0.2058 |
| 45-49 | 0.641 | 0.2958 |
| 50-54 | 0.835 | 0.3854 |
| 55-59 | 0.997 | 0.4602 |
| 60+ | 1.030 | 0.4754 |

* Biweekly = monthly times 12 divided by 26

Dental Insurance Employee pays 20% City pays 80%

Delta Dental

| | Employee* | City | Total |
|----------|-----------|-------|-------|
| Single | 2.92 | 11.68 | 14.60 |
| Couple | 5.91 | 23.62 | 29.53 |
| S/Parent | 6.49 | 25.95 | 32.44 |
| Family | 8.78 | 35.14 | 43.92 |

Legal Insurance Employee Paid

Arag Legal

| | Employee* |
|-------------|-----------|
| Single | 8.63 |
| Employee +1 | 10.75 |
| Family | 11.03 |

Basic Life and AD&D

Hartford (100% Paid by City \$.315 per \$1,000)

Amount of coverage is 140% of gross annual salary

| Minimum | Maximum |
|----------|----------|
| \$25,000 | \$50,000 |

Voluntary Term Life Insurance Employee Paid

Hartford Biweekly Rates Per \$1,000

| Age | Smoker | Non Smoker |
|-------|--------|------------|
| <30 | 0.0443 | 0.0215 |
| 30-34 | 0.0550 | 0.0275 |
| 35-39 | 0.0882 | 0.0443 |
| 40-44 | 0.1218 | 0.0658 |
| 45-49 | 0.2258 | 0.1271 |
| 50-54 | 0.3381 | 0.1880 |
| 55-59 | 0.4925 | 0.2709 |
| 60-64 | 0.6248 | 0.3486 |
| 65-69 | 0.9230 | 0.5198 |
| 70-74 | 1.7577 | 0.9786 |
| 75+ | 2.7290 | 1.5194 |

*Spouse age limit is 75

Hartford Dependent Child Term Life

| Coverage | Rate |
|----------|-------|
| \$2,500 | 0.240 |
| \$5,000 | 0.480 |
| \$7,500 | 0.720 |
| \$10,000 | 0.960 |

Flexible Spending Account

| BASIC (medical, dependent care, parking or transit fee) | \$4.30 City Paid Monthly |
|---|--------------------------|
|---|--------------------------|